Massachusetts Division of Insurance Annual Report of Membership in Insured Preferred Provider Plans by Plan Type as of December 31, 2002

2002 Massachusetts	2002	2001	2001 to 2002	2002	2001	2001 to 2002
Insured Preferred Provider Plan Members ¹	MA	MA	Change	Market	Market	Change in Market
By Plan Type	Members	Members	of Members	Penetration	Penetration	Penetration
MEDICAL Insured Preferred Provider Plans	374,814	390,164	(15,350)	5.83%	6.12%	-0.28%
DENTAL Insured Preferred Provider Plans	370,807	307,765	63,042	5.77%	4.82%	0.94%
VISION Insured Preferred Provider Plans	112,539	67,122	45,417	1.75%	1.05%	0.70%
MENTAL HEALTH and SUBSTANCE ABUSE Insured Preferred Provider Plans	11,015	10,089	926	0.17%	0.16%	0.01%
PRESCRIPTION DRUG EXPENSE Insured Preferred Provider Plans	4,368	8,165	(3,797)	0.07%	0.13%	-0.06%

¹ Information reported by carriers offering an insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.1," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

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